

NOTICE OF RULE ADOPTION—FINAL RULE

STATE OF MISSISSIPPI  
MISSISSIPPI DEPARTMENT OF INSURANCE



Mississippi Department of Insurance  
c/o George Dale, Commissioner  
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promulgated by the Commissioner of Insurance pursuant to the authority granted to him by Miss. Code Ann. §§ 83-5-1, and 83-5-29 through 83-5-51 (Rev. 2001; Mississippi Department of Insurance Regulation No. 88-101.

Reference to Rules repealed, amended or suspended by the Rule:  
N/A

Specific Legal Authority authorizing the promulgation of Rule: This Regulation is

Date Rule Proposed: January 3, 2007

Date Amended Rule Filed: April 11, 2007

**Explanation of the Purpose of the Proposed Rule and the reason(s) for proposing the rule:** The purpose and intent of this Regulation is to address these issues by setting forth procedures and requirements that ensure policyholders understand their rights as a policyholder in the State of Mississippi, and also to enact a requirement that property and casualty insurance companies establish an outline of coverage and comprehensive policy checklist.

**The Agency Rule Making Record for this rule including any written comments received during the comment period and the record of any oral proceeding is available for public inspection by contacting the Agency at the above address.**

☒ An oral proceeding was held on this rule on January 26, 2007 at 9:00 a.m., at the Public Service Commission Courtroom, First Floor, Woolfolk State Office Building, 501 N. West Street, Jackson, MS

As a result of the oral proceeding, this rule was amended. The amended rule was published for review and written comments were accepted by this agency until 12:00 p.m., Friday, April 27, 2007.

☐ An oral proceeding was not held on this rule.

**The Agency has considered the written comments and the presentations made in any oral proceedings, and**

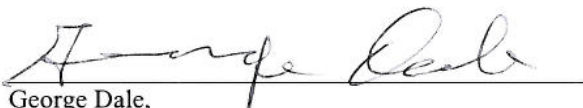
☐ This rule as adopted is without variance from the proposed rule.

☒ This rule as adopted differs from the proposed rule as there are minor editorial changes which affect the form rather than the substance of the rule.

☐ The rule as adopted differs from the proposed rule. The differences however are:  
Within the scope of the matters in the Notice of Proposed Rule Adoption, the logical outgrowth of the contents of the Notice of Proposed Rule Adoption and the comments submitted in response thereto, and  
The Notice of Proposed Rule Adoption provided fair warning that the outcome of the proposed rule adoption could be the rule in question.

The entire text of the Proposed Rule including the text of any rule being amended or changed is attached.

**Effective Date of Rule: Proposed Effective Date of Rule:** Section 5 - September 1, 2007; Remainder of Regulation - upon adoption

  
George Dale,  
Commissioner of Insurance